

Information to identify the case:			
Debtor 1:	Carolyn E. Brown		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		
Case number:	20-20921-MBK		
	Social Security number or ITIN:	xxx-xx-0239	
	EIN:	--_-----	
	Social Security number or ITIN:	-----	
	EIN:	--_-----	
	Date case filed for chapter:	13	9/24/20

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Carolyn E. Brown	
2. All other names used in the last 8 years		
3. Address	11 Oak Glen Lane Colts Neck, NJ 07722	
4. Debtor's attorney Name and address	Joseph Casello Collins, Vella & Casello 2317 Route 34 South Suite 1A Manasquan, NJ 08736	Contact phone (732) 751-1766 Email: jcasello@cvclaw.net
5. Bankruptcy trustee Name and address	Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650-4853	Contact phone (609) 587-6888 www.russotrustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . (800) 676-6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 10/30/20
THIS IS AN AMENDED NOTICE BECAUSE THE DEBTORS FILED AN AMENDMENT TO THE STATEMENT ABOUT DEBTORS SOCIAL SECURITY NUMBER		

For more information, see page 2

In re:
Carolyn E. Brown
Debtor(s)

Case No. 20-20921-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Oct 30, 2020

User: admin
Form ID: 3091

Page 1 of 2
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 01, 2020:

Recip ID	Recipient Name and Address
db	+ Carolyn E. Brown, 11 Oak Glen Lane, Colts Neck, NJ 07722-1612
519000420	+ Alta Mar Condominium Association, 2825 Palm Beach Blvd, Fort Myers, FL 33916-1513
518966524	+ Axios Bank, 9205 W. Russell Road, Suite 400, Las Vegas, NV 89148-1468
519001119	+ Browns Heating Cooling Inc, 88 Birch Ave, Little Silver, NJ 07739-1107
518966528	+ Complete Business Solutions Group, PAR Funding, 2000 PGA Blvd, Suite 4440, North Palm Beach, FL 33408-2738
518966529	Elan Financial Svcs, P.O. Box 7904408, Saint Louis, MO 63179-0408
518966530	Everest Business Funding, 8200 BW 52nd Terrace, 2nd Floor, Doral, FL 33166
518966531	+ Everydat Capital, 116 Nassau Street, Suite 804, New York, NY 10038-2481
518966532	+ Fast Capital 360, Forward Financing, 100 Sumer Street, Suite 175, Boston, MA 02110-2106
518966534	High Speed Capital, LLC, 1 Evertrust Plz, Ste 1401, Jersey city, NJ 07302-3087
518986717	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518966536	+ McComber & McComber, 54 Shrewsbury Ave, Red Bank, NJ 07701-1176
518966537	+ Memorial Sloan Kettering, 1275 York Avenue, New York, NY 10065-6094
519000423	+ Pioneer Credit Recovery, PO Box 1018, Moorestown, NJ 08057-0018
518966539	+ Raymond Dietrich, 1095 Ridge Ave, Manahawkin, NJ 08050-5608
519000424	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court., State of New Jersey, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245
518992263	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
519002936	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: jcasello@cvclaw.net	Oct 30 2020 21:18:00	Joseph Casello, Collins, Vella & Casello, 2317 Route 34 South, Suite 1A, Manasquan, NJ 08736
tr	Email/Text: bnc@russotrustee.com	Oct 30 2020 21:21:00	Albert Russo, Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 30 2020 21:20:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 30 2020 21:20:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518966523	+ EDI: AMEREXPR.COM	Oct 31 2020 00:13:00	American Express, Bankruptcy Department, P.O. Box 981540, El Paso, TX 79998-1540
518994497	EDI: BECKLEE.COM	Oct 31 2020 00:13:00	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518966525	+ EDI: BANKAMER.COM	Oct 31 2020 00:13:00	Bank of America, PO Box 15710, Wilmington, DE 19886-5710
518966527	+ EDI: CITICORP.COM	Oct 31 2020 00:13:00	Citicard, P.O. Box 9001037, Louisville, KY 40290-1037

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Oct 30, 2020

Form ID: 309I

Total Noticed: 34

518966533	+ Email/Text: cashiering-administrationservices@flagstar.com	Oct 30 2020 21:21:00	Flagstar Bank, 5151 Corporate Drive 3W-125, Troy, MI 48098-2639
519000421	EDI: IRS.COM	Oct 31 2020 00:13:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
518966526	EDI: JPMORGANCHASE	Oct 31 2020 00:13:00	Chase, Card Memeber Services, P.O. Box 15153, Wilmington, DE 19886-5153
518966535	+ Email/Text: n.gong@mantisfunding.com	Oct 30 2020 21:18:00	Mantis Funding, National Business & Capital Services, 64 Beaver Street, Suite 344, New York, NY 10004-2508
518966538	+ Email/Text: bankruptcyteam@quickenloans.com	Oct 30 2020 21:21:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-1906
519000422	EDI: TFSR.COM	Oct 31 2020 00:13:00	Lexus Financial Services, P.O. Box 9490, Cedar Rapids, IA 52409-9490
518966540	EDI: WFFC.COM	Oct 31 2020 00:13:00	Wells Fargo, PO Box 10306, Des Moines, IA 50306-0306
518986419	EDI: WFFC.COM	Oct 31 2020 00:13:00	Wells Fargo Bank, N.A., Attn: Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518994498	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 01, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 25, 2020 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Joseph Casello	on behalf of Debtor Carolyn E. Brown jcasello@cvclaw.net jcasello627@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 3